

Subscribers' Advertising Dept.

This department is for the benefit of Commoner subscribers, and a special rate of six cents a word per insertion—the lowest rate—has been made for them. Address all communications to The Commoner, Lincoln, Nebraska.

HELP WANTED—MALE—GOOD, COMMON battery switchboard installers and maintenance men. Address, Engineering Dept., Tri-State Telephone Co., Merriam Park, St. Paul, Minn.

WESTERN CEDAR "POSTS QUICK" in car lots to consumer. Farmers Co-operative Co., Sagle, Idaho.

GENTLEMEN: McNAMEE SOLD 29 Sprayers and Auto-Washers one week: Profits \$2.50 each. Square deal. Write Rusler Co., Johnstown, Ohio.

ECZEMA SPECIFIC — WILL ABSOLUTELY cure eczema, salt rheum, barbers itch and other skin diseases. Sent by mail, \$1.50. Send for recommendations. Almklov's Pharmacy, Cooperstown, North Dakota.

WHY SUFFER WITH C. TARRH, colds and coughs? Formol will give you instant relief; ask for free treatment. Formol Laboratories, 133 K. St., Buffalo, N. Y.

I HAVE SOME CASH BUYERS FOR saleable farms. Will deal with owners only. Give description, location, and cash price. James P. White, New Franklin, Mo.



1720 Colorado Boulevard Denver, Colo.

Kodak Developing and Printing

That satisfies the most critical. Permanent prints, best chemicals, latest improved appliances, expert operators. Money back if not satisfied. Developing roll films, any size, 10c each. Printing, 2 1/2 x 4 1/4 and smaller, 3c each. Larger, up to 4x5, 4c each. Black and white with white borders. Money returned for those not good enough to print. Work returned same day received, postpaid. Bosworth & Co., Dept. C., Ames, Iowa

The Oklahoma Guaranty Law

assures to you absolute safety of monies deposited with the

GUARANTY STATE BANK

This bank for ten years has rendered satisfactory service to Commoner readers scattered over thirty states.

We solicit your business, suggesting either a time deposit, or savings account, on either of which interest is

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Free booklet and copy of guaranty law furnished on request.

GUARANTY STATE BANK

MUSKOGEE OKLAHOMA E. A. EDMONDSON, Cashier.

depositor that he had deposited the sums so withdrawn from the account in a certain trust company in New York city, one of whose deposit books he had obtained and in which book he would enter up in his own handwriting as deposits with the trust company the amounts of money withdrawn from the Chemical National bank on debit slips or forged checks. He also forged the depositor's name to certain demand notes to the extent of about \$80,000, which amount he got from the Chemical Bank and personally appropriated.

The aggregate amount of the forged notes placed in the Chemical bank and the false credits shown on the deposit book of the trust company was about \$300,000.

Such embezzlements and forgeries would have been practically impossible had they not been perpetrated by an officer of the bank in whom the directors and junior officers reposed implicit confidence.

The Chemical National bank has arranged to make good to the depositor the entire amount thus embezzled.

The national bank examiner has practically completed his regular semi-annual examination of the Chemical National bank, and has reported to the comptroller's office that the bank is in fine condition and the amount involved is small as compared with the bank's capital and surplus. He also states that he finds no indications whatsoever of further irregularities. Martindale's forgeries and embezzlements, as far as have been ascertained, were confined to the accounts of this one depositor.

This experience should serve as a warning to national banks that no irregularities, liberties or unbusiness-like methods or practices should be countenanced or permitted on the part of any employee of a bank, however high his official position; and should serve as a warning also against freedom in the use of cashier's checks or charge slips.

It appears that Martindale's embezzlements began about sixteen years ago; and that for years past he has made it a practice to be on hand at the bank at the close of each month in order that he might personally look after the statements rendered this particular depositor.

More than a year ago the comptroller's office, in calling upon national banks to furnish a list of employees who had been allowed no vacations in five years, said:

"Because most men are physically and mentally in shape to perform their duties most efficiently when they have the benefit of a yearly vacation and because of other obvious advantages, including the better opportunity afforded of having an impartial check made of the books and accounts of all employees while on vacation, besides the training given under studies and assistants, the comptroller commends the granting of a vacation period to all bank employees each year."

The experience of the Chemical National bank lends fresh emphasis to this recommendation and it is hoped it will be heeded by the banks.

WITH OUR ADVERTISERS

In the September issue of The Commoner an error occurred in the advertisement of the Dairy Cream Separator Co., of Lebanon, Indiana. The name of the president of the company was made to read James H. McGee when it should have read James H. McGill. Mr. McGill is one of the progressive democrats of Indiana and takes pride in his political well as in the large manufacturing plant which his company has built up.

THE NEW 1918 MODEL DAIRY QUEEN



60 Days Trial \$39 AND UP

Satisfaction Guaranteed New Enclosed All-Gear Drive, No Chain; Close Skimming Sanitary Bowl, Easily Cleaned; Splash-Oiling System, Light Running; Low-Down Tank—Simple, Durable, Sanitary. The RIGHT Separator at the RIGHT PRICE. Sold DIRECT to You. Quickly pays for itself by cream saved. Notice position of tinware, height of supply can, comfortable position of operator. No stooping, no reaching over milk can. Side delivery of milk and cream away from operator. MONTHLY PAYMENTS. \$5 down—\$5 per month. Made in 350, 500, 650 and 900 lb. capacities and sold direct at manufacturer's low prices. Write today for free catalog and monthly payment plan.

Makers of separators exclusively for 16 years—since 1902 DAIRY CREAM SEPARATOR CO. 1109 WASHINGTON ST. LEBANON, IND.

JAMES H. MCGILL, Pres.

JAMES KIRBY RISK, Treas. & Mgr.

PROMISE TO AVENGE AIR RAIDS SOON

A London cablegram, dated Oct. 4, says: Formation of a special ministry to return measure for measure to the Germans for air raids over London, is the war cabinet's response to the public demand for reprisals, according to the Chronicle today.

The special minister, it was asserted, would concentrate British aerial forces specifically for raids over German cities. His duty would be to devise the maximum amount of frightfulness which could be inflicted on German cities.

Proponents of a vigorous reprisal policy brought a new argument today. It was that the German cities most accessible for British raids were in southern Germany—and the southern German, according to reports, is chafing over too much Prussianism in the empire.

GALL STORES (No Oil) No more Gallstones, Pain or Aches in Stomach, Back, Side or Shoulders; Liver Trouble, Bloating, Nausea, Dyspepsia, Colic, G. & B. Indigestion, Headaches, Constipation, Piles, Catarrh, Nervousness, Bile, Jaundice, Appendicitis. These are common gallstone symptoms—can be cured. Send for valuable MEDICAL BOOK on Gallstones, Liver, Bile, etc., at 4c each. FREE. Kallio & Kennedy Co., Dept. C-58, 219 N. Dearborn St., Chicago

AMERICAN STATE TRIALS The most interesting work published in years. The proceedings in the trial courts of the important trials from the beginning of the American courts. Includes Statement of the Cases, — Evidence, — Rulings and Instructions of Court and the Addresses of Counsel. Biographical and Historical notes. Eight volumes now out. Send for descriptive circulars. THOMAS LAW BOOK CO., St. Louis, Mo

INSURE NOW Often you hear a man say: "I am not ready just now to take any more life insurance. I need all my money as I am extending my business. A little later when I get things moving better, then I will consider it." Ready money may be scarce, but would it not be scarcer if he did not live to successfully develop his plans? The Insurance company will willingly supply the ready money needed should death occur, provided you have a policy in it. There is only one time in which things are done. That is the present. Things done in the past, were done in the then present. Things will be done in the future, but when they are doing, the time will be the present. Insure now in THE MIDWEST LIFE of LINCOLN, NEBRASKA N. Z. SNELL, President. Guaranteed Cost Life Insurance